

## Indian Housing Programs

### Federal Guarantees for Financing for Tribal Housing Activities (Title VI)

HUD guarantees loans for financing eligible affordable housing activities and affordable housing-related community development activities.

**Nature of Program:** This program authorizes HUD, through the Office of Native American Programs, to guarantee obligations issued by tribes or tribally designated housing entities (TDHEs) with tribal approval, to finance eligible affordable housing activities under Section 202 of the Native American Housing Assistance and Self-Determination Act (NAHASDA) and housing-related community development activities consistent with the purposes of NAHASDA. No guarantee could be approved if the total outstanding obligations exceed five times the amount of the grant for the issuer, taking into consideration the amount needed to maintain and protect the viability of housing developed or operated pursuant to the U.S. Housing Act of 1937.

The program requires issuers to pledge current and future Indian Housing Block Grant (IHBG) appropriations to the repayment of the guaranteed obligations. The full faith and credit of the United States is pledged to the payment of all guarantees.

HUD may not guarantee obligations exceeding \$400 million for each of Fiscal Years 2009-2013. The total amount of outstanding obligations guarantees on a cumulative basis may not exceed \$2 billion. Once 50 percent of the authority has been committed in any year, HUD may limit the amount of guarantees any one tribe may receive in any fiscal year to \$50 million or request an increase in the statutory dollar limitations. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent that funds have been appropriated.

**Applicant Eligibility:** Indian tribes and tribally designated housing entities that are IHBG recipients.

**Legal Authority:** Title VI of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) (25 U.S.C. 4191 *et seq.*). Regulations are at 24 CFR part 1000.

**Administering Office:** Assistant Secretary for Public and Indian Housing, U.S. Department of Housing and Urban Development, Washington, DC 20410.

**Information Sources:** Administering office, and Office of Loan Guarantee, Office of Native American Programs, Suite 3390, 1999 Broadway, Denver, CO 80202-5733.  
On the Web: [www.hud.gov/progdesc/fintrib1.cfm](http://www.hud.gov/progdesc/fintrib1.cfm)

**Current Status:** Active.